

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael Diaz  
Christine Diaz  
Debtors

Case No. 19-03139-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 309A

Page 1 of 2  
Total Noticed: 24

Date Rcvd: May 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2020.

db/jdb +Michael Diaz, Christine Diaz, 257 Kirkham Road, Bushkill, PA 18324-9001  
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
5251606 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  
5228950 Citibank, N.A. (Shop Your Way), PO Box 6276, Sioux Falls, SD 57117-6276  
5235301 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487-2853  
5228952 +RAS Citron, LLC, 133 Gaither Drive, Suite F, Mt. Laurel, NJ 08054-1710  
5228953 +Ratchford Law Group, P.C., 54 Glenmaura National Blvd., Suite 104, Moosic, PA 18507-2161  
5228954 +Specialized Loan Servicing, 8742 Lucent Boulevard, Suite 300,  
Highlands Ranch, CO 80129-2386  
5233608 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
5253714 +U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: ssavoia@ptd.net May 19 2020 20:02:28 Steven R Savoia, 621 Ann Street,  
PO Box 263, Stroudsburg, PA 18360

tr +EDI: BMJCONWAY.COM May 19 2020 23:43:00 Mark J. Conway (Trustee),  
502 South Blakely Street, Dunmore, PA 18512-2237  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV May 19 2020 20:05:31 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
cr +EDI: PRA.COM May 19 2020 23:43:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5228946 E-mail/Text: ebn@21stmortgage.com May 19 2020 20:05:32 21st Mortgage Corporation,  
620 Market Street, Suite 100, Knoxville, TN 37902  
5239268 +E-mail/Text: ebn@21stmortgage.com May 19 2020 20:05:32 21st Mortgage, P.O. Box 477,  
Knoxville, TN 37901-0477  
5228947 EDI: BANKAMER.COM May 19 2020 23:43:00 Bank of America, PO Box 982234,  
El Paso, TX 79998-2234  
5228948 EDI: CAPITALONE.COM May 19 2020 23:43:00 Capital One Bank, PO Box 30285,  
Salt Lake City, UT 84130-0285  
5228949 EDI: JPMORGANCHASE May 19 2020 23:43:00 Chase Bank, PO Box 15298,  
Wilmington, DE 19850-5298  
5253725 EDI: PRA.COM May 19 2020 23:43:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
5228951 +E-mail/Text: ebn@vativrecovery.com May 19 2020 20:05:09 Palisades Collection LLC,  
210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2510  
5226457 +EDI: RMSC.COM May 19 2020 23:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
5228955 EDI: RMSC.COM May 19 2020 23:43:00 Synchrony Bank (Walmart), Attn: Bankruptcy Dept.,  
PO Box 965060, Orlando, FL 32896-5060  
5228956 EDI: TFSR.COM May 19 2020 23:43:00 Toyota Financial Services, PO Box 8026,  
Cedar Rapids, IA 52409-8026

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 21, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor GSAA Home Equity Trust 2006-6, Asset-Backed  
Certificates series 2006-6, U.S. bank National Association, as Trustee. bkgroup@kmlawgroup.com  
Mark J. Conway (Trustee) PA40@ecfcbis.com,  
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com  
Steven R Savoia on behalf of Debtor 2 Christine Diaz ssavoia@ptd.net  
Steven R Savoia on behalf of Debtor 1 Michael Diaz ssavoia@ptd.net  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1:	<b>Michael Diaz</b>	Social Security number or ITIN:	xxx-xx-3920
	First Name    Middle Name    Last Name	EIN:	--_-----
Debtor 2:	<b>Christine Diaz</b>	Social Security number or ITIN:	xxx-xx-7430
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13    7/23/19
Case number:	5:19-bk-03139-RNO	Date case converted to chapter:	7    5/15/20

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Diaz	Christine Diaz
2. All other names used in the last 8 years	aka Michael S Diaz, aka Michael Steven Diaz	aka Christine Susan Diaz, aka Christine S. Obrien-Diaz
3. Address	257 Kirkham Road Bushkill, PA 18324	257 Kirkham Road Bushkill, PA 18324
4. Debtor's attorney Name and address	Steven R Savoia 621 Ann Street PO Box 263 Stroudsburg, PA 18360	Contact phone 570 972-2060 Email: ssavoia@ptd.net
5. Bankruptcy trustee Name and address	Mark J. Conway (Trustee) 502 South Blakely Street Dunmore, PA 18512	Contact phone 570 343-5350 Email: PA40@ecfbis.com

For more information, see page 2 &gt;

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: 5/19/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 10, 2020 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*Valid photo identification and proof of social security number are required*</b>	Location:  <b>341 meeting will be held telephonically, Refer to the call-in instructions</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 9/8/20</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <b>You must file a motion:</b></li> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	